

09/20/2016

RE: Objection to proposed settlement in case of:
Jenkins v. Equifax Information Services, LLC Civil Action No. 3:15-cv-443

I, Kelly L. Roosa of 33 S. Gulfstream Ave. #903, Sarasota FL 34236 believe to the best of my knowledge that I have been hurt by Equifax's practices of reporting public record information to firms and organizations requesting information on my personal credit information to determine credit worthiness and/or assigning interest rates in accordance with the information received.

As with the others involved in this case I have public information regarding, (in my case) a bankruptcy approved in 1998. Many Americans were found at a financial loss when banks were recommending we take money from the equity in our homes to help support ourselves when there were no jobs to be had. The banks then sent out Certified Appraisers to validate the equity available. Although by law, these Appraisers can be held accountable in courts to verify their appraisal numbers; this, of course, never happened. Banking employees were armed with details on what to say on the applications so they could give you the most amount of money. For instance, Suntrust directed me to file for an equity line on my second home as my first home so they could give me more money. When I objected by saying "it's not my first home and what am I supposed to do when that is found out"; the response from my banking officer: 'just say you changed your mind.' Many of these banks and lending institutions were closed as a result of "bad loans" while money was being pushed out to the public and a new bundle of loans was sold to investors on Wall Street. We all suffered except the ones who got more of our money through bailouts and a slap on the wrist while not demanding a return of bonus monies received or even commissions earned.

The point is that after we the public were duped and found left with big debt and no income, bankruptcy was the only way out. Rebuilding one's credit after such a blow is no small task. To have an American credit reporting agency, Equifax, stifling the rebuild is simply unconscionable! Offering a credit monitoring settlement when we all have rebuilt to the point of getting credit cards, albeit high interest credit cards, that offer this credit monitoring service free! No this is absolutely unfair – again.

At this point, financial remuneration to help alleviate the high interest rates on mortgages, automobile, credit card and insurance rates is the only acceptable settlement to be made.

Regards,

Kelly L. Roosa

Copies mailed to the following on September 21, 2016

Court	Class Counsel	Defense Counsel
Clerk of the Court United States District Court 701 East Broad Street Richmond, VA 23219	Leonard A. Bennett Consumer Litigation Associates, P.C. 763 J. Clyde Moms Blvd., Suite 1-A Newport News, VA	Phyllis B. Sumner King & Spalding LLP 1180 Peachtree Street NE Atlanta, GA 30309

